

<b>Information to identify the case:</b>			
Debtor 1	<b>Krystal M Tudela</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>20-01358</b>		
	Social Security number or ITIN	<b>xxx-xx-6056</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 1/17/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Krystal M Tudela	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	7632 Weymouth Circle Hanover Park, IL 60133	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 1/21/20

**For more information, see page 2**



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Krystal M Tudela  
 Debtor

Case No. 20-01358-DDC  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: lsims  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db +Krystal M Tudela, 7632 Weymouth Circle, Hanover Park, IL 60133-2755  
 28556270 +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079  
 28556271 +Arrowhead Advance, PO Box 6048, Pine Ridge, SD 57770-6048  
 28556272 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 28556275 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
 St Louis, MO 63179-0034  
 28556276 +Codilis & Associates, PC, 15W030 N Frontage Rd., Willowbrook, IL 60527-6921  
 28556282 +Home Point Financial Corporation, Attn: Correspondence Dept, 11511 Luna Road; Suite 200,  
 Farmers Branch, TX 75234-6451  
 28556283 +Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700,  
 Chicago, IL 60606-6914  
 28556285 +OSLA/Dept of Ed, Attn: Bankruptcy, Po Box 18475, Oklahoma City, OK 73154-0475  
 28556291 +Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com Jan 22 2020 05:08:56 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 tr +E-mail/Text: courtntices@chil3.com Jan 22 2020 05:11:46 Marilyn O Marshall,  
 224 South Michigan Ste 800, Chicago, IL 60604-2503  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Jan 22 2020 05:11:52 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28556269 +E-mail/Text: bankruptcy@500fastcash.com Jan 22 2020 05:11:38 500fastcash, 515 G SE,  
 Miami, OK 74354-8224  
 28556273 +EDI: CAPONEAUTO.COM Jan 22 2020 09:03:00 Capital One Auto Finance, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 28556274 +EDI: CAPITALONE.COM Jan 22 2020 08:58:00 Capital One/Walmart, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 28556277 +EDI: WFNNB.COM Jan 22 2020 08:58:00 Comenitybank/Meijer, Attn: Bankruptcy,  
 Po Box 182273, Columbus, OH 43218-2273  
 28556278 +EDI: CCS.COM Jan 22 2020 08:58:00 Credit Collection Services, Attn: Bankruptcy,  
 725 Canton St, Norwood, MA 02062-2679  
 28556279 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 22 2020 05:07:19 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 28556281 +EDI: BLUESTEM Jan 22 2020 09:03:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
 Saint Cloud, MN 56395-1250  
 28556284 +E-mail/Text: opportunityntices@gmail.com Jan 22 2020 05:13:54 Opportunity Financial, LLC,  
 Attn: Bankruptcy, 130 East Randolph St. Ste 3400, Chicago, IL 60601-6379  
 28556287 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jan 22 2020 05:08:14 Regional Acceptance Co,  
 Attn: Bankruptcy, Po Box 1487, Wilson, NC 27894-1487  
 28556288 +EDI: RMSC.COM Jan 22 2020 09:03:00 Synchb/PPC, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060  
 28560320 +EDI: RMSC.COM Jan 22 2020 09:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 28556289 +EDI: RMSC.COM Jan 22 2020 09:03:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,  
 Po Box 965060, Orlando, FL 32896-5060  
 28556290 +EDI: WTRRNBBANK.COM Jan 22 2020 08:58:00 Target, Attn: Bankruptcy, Po Box 9475,  
 Minneapolis, MN 55440-9475

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28556280\* +Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 28556286\* +OSLA/Dept of Ed, Attn: Bankruptcy, Po Box 18475, Oklahoma City, OK 73154-0475

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: lsims  
Form ID: 309I

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Total Noticed: 26

Date Rcvd: Jan 21, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Krystal M Tudela cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Marilyn O Marshall courtdocs@chi13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3